

**OPEN ENROLLMENT, GUARANTEED ISSUE,
PRE-EXISTING CONDITION WAITING PERIODS,
AND CREDITABLE COVERAGE
FOR WISCONSIN MEDICARE SUPPLEMENT INSURANCE**

Below are discussions of Guaranteed Issue, Open Enrollment and Creditable Coverage. These are three types of consumer protections available to you. Each element gives you a certain right, which is explained in this summary fact sheet. Please call 1-800-242-1060 to discuss these issues with a counselor and how it might apply to your particular situation. It is not possible to cover each issue in complete detail in this brief fact sheet.

OPEN ENROLLMENT (for the disabled and when you turn 65):

Open enrollment refers to a specific amount of time that you have to apply for a Medicare supplement policy in Wisconsin and not be turned down by the insurance company due to your health conditions or claims experience.

1. You have an open enrollment period of 6 months beginning with the effective date of your Medicare Part B coverage. This applies to any Medicare beneficiary in the State of Wisconsin, regardless of age. Your Part B effective date is on your Medicare card where it says "Medical Insurance" and a date. This means that for six months from the day your Part B coverage begins you will be able to obtain an individual Medicare supplement policy regardless of your health. The insurance company cannot ask you any health questions. You cannot be denied coverage because of your health conditions. You have the right to purchase any and all riders offered by the company during an open enrollment period. If the company has the prescription drug optional benefit rider for sale, you are eligible to purchase this rider during open enrollment. If you chose a policy with a pre-existing condition waiting period, you may have to serve the waiting period. There are policies that do not have waiting periods. Call and speak to a counselor about your particular situation.
2. **In Wisconsin, it is possible to have two open enrollment periods.** If you are disabled and under age 65, you have the right to open enrollment into any Medicare supplement policy beginning with your Part B effective date. You have the right to another open enrollment when you turn age 65.

WAITING PERIODS FOR PRE-EXISTING CONDITIONS:

A pre-existing condition waiting period is the length of time you must be enrolled in a policy before the policy will begin to pay claims for any health condition they determine to be pre-existing when you first purchased the policy.

In a Wisconsin Medicare supplement policy, the pre-existing condition waiting period cannot be longer than 180 days (6 months). Many policies require less than 6 months as a waiting period or have no waiting period at all. If you are simply changing from one Wisconsin Medicare supplement policy to another Wisconsin Medicare supplement policy, (if the company accepts your application), they cannot require you to serve a pre-existing condition waiting period as long as you had your old policy at least six months. Wisconsin insurance law prohibits this. This is unrelated to "creditable coverage", which is governed by a different law. If you have questions about this and your particular situation, please call and speak to a counselor.

GUARANTEED ISSUE:

If you are losing your employer group health insurance coverage, through no fault or decision of your own, you may be entitled to purchase a Medicare supplement policy without having to answer underwriting (health) questions during the first 63 days after you receive notice that your group policy is going to end, up to 63 days after the group policy has ended. This entitlement is referred to as “guarantee issue” and is called a “guaranteed issue” period. “Guarantee issue” means you have the right to enroll into a Medicare supplement policy within a 63-day period and the insurance company cannot refuse to issue a policy to you, regardless of your health. However, a prescription drug rider can be denied in a guaranteed issue period. (In an open enrollment period the prescription drug rider cannot be denied).

You are also eligible to enroll in the Health Insurance Risk Sharing Plan (HIRSP) without having to serve the six-month pre-existing condition waiting period. This coverage does pay for prescription drugs. You may call the HIRSP plan at 1-800-828-4777.

EVENTS THAT MAY TRIGGER A GUARANTEED ISSUE PERIOD:

1. You are enrolled in an employer group health benefit plan, and the plan terminates or ceases to provide some or all health benefits to you.
2. You are currently enrolled in a Medicare Plus Choice or Medicare select health insurance plan and you are moving from their service area. You should keep your current plan until you actually obtain new insurance in your new location. You will be covered for emergency and urgently needed care under your old policy. The new company has to issue a policy to you and you will not have to answer any health questions. In most circumstances, you will not have to serve a pre-existing condition waiting period. Call a counselor to discuss your special circumstances.
3. You are in a trial period with a Part C Medicare Plus Choice plan and want to purchase a regular Medicare supplement insurance policy.

CREDITABLE COVERAGE:

Creditable Coverage is the term given to the time or “credit” you are granted for the time you have been enrolled in and covered by qualified health insurance coverage. Having creditable coverage means you will not have to serve a pre-existing condition waiting period. Creditable coverage only applies in situations where you are losing employer group health coverage and you want to go into the HIRSP plan or into another employer group plan. For the HIRSP plan you must have had qualified coverage for the previous 18 months. There cannot be more than 63 days between the time your prior coverage ends and the day you apply for the HIRSP coverage.

This publication is intended to make you aware of these rights but not to cover all circumstances. Contact the Medigap Helpline at 1-800-242-1060 (in Madison call 608-267-3298) for further information relating to your circumstances.